

SNAPSHOT of HOME Program Performance--As of 12/31/08
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): St. Joseph

State: MO

PJ's Total HOME Allocation Received: \$7,444,911

PJ's Size Grouping*: C

PJ Since (FY): 1994

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):*		
					Group	C	Overall
Program Progress:				PJs in State: 7			
% of Funds Committed	90.98 %	90.29 %	5	90.66 %	53	55	
% of Funds Disbursed	80.29 %	84.72 %	7	81.06 %	34	35	
Leveraging Ratio for Rental Activities	5.28	4	1	4.62	100	100	
% of Completed Rental Disbursements to All Rental Commitments***	100.00 %	97.61 %	1	81.27 %	100	100	
% of Completed CHDO Disbursements to All CHDO Reservations***	63.80 %	78.55 %	5	68.23 %	35	34	
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	79.42 %	69.77 %	1	79.86 %	35	35	
% of 0-30% AMI Renters to All Renters***	22.22 %	33.13 %	5	44.82 %	18	14	
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	98.35 %	97.98 %	3	94.65 %	43	47	
Overall Ranking:			In State:	3 / 7	Nationally:	51 49	
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$11,621	\$24,931		\$25,419	243 Units	75.20 %	
Homebuyer Unit	\$34,374	\$12,243		\$14,530	76 Units	23.50 %	
Homeowner-Rehab Unit	\$65,608	\$11,409		\$20,251	4 Units	1.20 %	
TBRA Unit	\$0	\$3,232		\$3,156	0 Units	0.00 %	

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (201 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): St. Joseph MO

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$68,772	\$57,013	\$65,608
State:*	\$125,706	\$79,330	\$15,432
National:**	\$89,640	\$72,481	\$22,984

CHDO Operating Expenses:
(% of allocation)

PJ: 0.0 %
National Avg: 1.1 %

R.S. Means Cost Index: 0.95

RACE:	Rental %	Homebuyer %	Homeowner %	TBRA %
White:	92.1	74.3	75.0	0.0
Black/African American:	6.3	13.5	25.0	0.0
Asian:	0.0	1.4	0.0	0.0
American Indian/Alaska Native:	0.0	0.0	0.0	0.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0
American Indian/Alaska Native and White:	0.0	0.0	0.0	0.0
Asian and White:	0.0	0.0	0.0	0.0
Black/African American and White:	0.0	2.7	0.0	0.0
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0
Other Multi Racial:	0.0	1.4	0.0	0.0
Asian/Pacific Islander:	1.3	0.0	0.0	0.0

ETHNICITY:

Hispanic	0.4	6.8	0.0	0.0
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HOUSEHOLD SIZE:

1 Person:	81.2	16.2	50.0	0.0
2 Persons:	15.5	20.3	25.0	0.0
3 Persons:	0.8	24.3	0.0	0.0
4 Persons:	2.1	25.7	25.0	0.0
5 Persons:	0.0	6.8	0.0	0.0
6 Persons:	0.4	2.7	0.0	0.0
7 Persons:	0.0	2.7	0.0	0.0
8 or more Persons:	0.0	1.4	0.0	0.0

HOUSEHOLD TYPE:

Single/Non-Elderly:	10.5	27.0	50.0	0.0
Elderly:	86.2	4.1	0.0	0.0
Related/Single Parent:	2.9	35.1	50.0	0.0
Related/Two Parent:	0.4	31.1	0.0	0.0
Other:	0.0	2.7	0.0	0.0

SUPPLEMENTAL RENTAL ASSISTANCE:

Section 8:	17.6	0.0 [#]
HOME TBRA:	0.0	
Other:	6.7	
No Assistance:	75.7	

of Section 504 Compliant Units / Completed Units Since 2001 37

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): St. Joseph State: MO Group Rank: 51
(Percentile)
State Rank: 3 / 7 PJs Overall Rank: 49
(Percentile)
Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 73.60%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.54%	63.8	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	79.42	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.20%	98.35	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.500	3.23	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

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